Electronic Acknowledgement Receipt					
EFS ID:	4938274				
Application Number:	10706952				
International Application Number:					
Confirmation Number:	7773				
Title of Invention:	Systems and methods for managing a financial account based on non-credit behavior of a customer				
First Named Inventor/Applicant Name:	Robert J. Greenberg				
Customer Number:	22852				
Filer:	Jiayu Song/Astrid Blakemore				
Filer Authorized By:	Jiayu Song				
Attorney Docket Number:	5793.3093-00				
Receipt Date:	10-MAR-2009				
Filing Date:	14-NOV-2003				
Time Stamp:	15:20:51				
Application Type:	Utility under 35 USC 111(a)				
Payment information:	•				

Submitted with Payment	yes
Payment Type	Credit Card
Payment was successfully received in RAM	\$1300
RAM confirmation Number	719
Deposit Account	
Authorized User	

# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /.zip	Pages (if appl.)
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1		031009_Replyto101008FOA.	775503	yes	19
		pdf	d9289c255be9fcfa7799f397584da7cce5c0 714b	•	
	Multip	art Description/PDF files in .	zip description		
	Document Description		Start	End	
	Amendment Submitted/Entered with Filing of CPA/RCE		1	1	
	Claims		2	11	
	Applicant Arguments/Remarks Made in an Amendment		12	19	
Warnings:					
Information:					
2		031009_RCE_2EoTre101008FO A.pdf	92948	yes	2
			3a4028934bbbb3ce66e715fcd963dc2a875 9fd57		
	Multip	art Description/PDF files in .	zip description		
	Document Description		Start	End	
	Request for Continued Examination (RCE)		1	1	
	Extension of Time		2	2	
Warnings:			·		
Information:					
3 Fee Worksheet (PTO-06)	fee-info.pdf	31959	no	2	
	. 12		a42e0a9521970d1130bbd110a1b77e174a e3b120		
Warnings:					
Information:					
		Total Files Size (in bytes)	90	00410	

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## New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

#### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.